

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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**In Re:**

**STEPHEN BONICK**

**DEBTOR ,**

CASE NO. 09-20192

JUDGE: DONALD H. STECKROTH, U.S.B.J.

CHAPTER 13

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**CERTIFICATION OF DEBTOR STEPHEN BONICK**

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Stephen Bonick, being of full age, hereby certifies as follows:

1. I am the debtor in the above captioned Chapter 13 case. I am making this certification in response to the Standing Trustee's inquiry concerning the disposition of certain insurance proceeds in the total amount of \$32,083.00, paid to me by Horizon Blue Cross/Blue Shield Insurance Co. on or about April 10, 2008 in payment of a claim for medical services provided by Elite Orthopedic & Sports Medicine.

2. From the said insurance proceeds, I paid by personal check the total sum of \$3,000.00 to Elite Orthopedic & Sports Medicine. I did not however use the balance of the funds for that purpose. Rather I offer the following explanation.


3. Unfortunately at the time I received these funds, I was suffering from severe depression as a result of the accidental death of my young son from a gunshot wound. Under the stress of this circumstance, I engaged in a pattern of reckless, self-destructive behavior involving gambling and

alcohol abuse. The balance of the insurance proceeds were spent on these activities.

4. It was only well after the funds were expended that I was able to get my life back under control. However, at that point, the damage had been done. All of those funds had been exhausted.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: February 27, 2010

  
STEPHEN BONICK